

B18 (Official Form 18) (12/07)

**United States Bankruptcy Court**  
District of Maryland  
Baltimore Division  
101 West Lombard Street, Ste. 8530  
Baltimore, MD 21201

**Case No. 09-22931**

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John M Skevofilax  
310 Cinnabar Lane  
Belair, MD 21015

Helen Skevofilax  
aka Helen Prodromou  
310 Cinnabar Lane  
Belair, MD 21015

Social Security / Individual Taxpayer ID No.:

xxx-xx-8828

xxx-xx-9251

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 10/28/09

Duncan W. Keir  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

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## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**CERTIFICATE OF NOTICE**District/off: 0416-1  
Case: 09-22931User: admin  
Form ID: B18Page 1 of 1  
Total Noticed: 32

Date Rcvd: Oct 28, 2009

The following entities were noticed by first class mail on Oct 30, 2009.

db/db +John M Skevofilax, Helen Skevofilax, 310 Cinnabar Lane, Belair, MD 21015-1906  
 cr +Country Walk Community Association, Inc., c/o Kathleen M. Elmore, Esquire,  
 Elmore & Throop, P.C., P.O. Box 1473, 5 Riggs Avenue, Severna Park, MD 21146-3879  
 cr +Hill Management Services, Inc., c/o Nathan D. Adler, Esquire,  
 Neuberger, Quinn, Gielen, Rubin & Gibber, P, One South Street, 27th Floor,  
 Baltimore, MD 21202-3298  
 cr +JPMorgan Chase Bank, NA, c/o Bierman Geesing & Ward, LLC, 4520 East West Highway, Suite 200,  
 Bethesda, MD 20814-3382  
 cr +Manufacturers and Traders Trust Company, c/o Richard A. DuBose, III, Esquire,  
 Gebhardt & Smith LLP, One South Street, Suite 2200, Baltimore, MD 21202-3281  
 25327521 +BGE, 750 East Pratt Street, Baltimore, MD 21202-3142  
 25327522 +Bierman Geesing & Ward, 4520 East West Highway, Ste 200, Bethesda, MD 20814-3382  
 25327524 +Chase Mortgage Corporation, 3415 Vision Drive, Columbus, OH 43219-6009  
 25327525 CitiBank South Dakota NA, PO Box 6052, Sioux Falls, SD 57117  
 25327526 +Coca Cola Enterprises, 315 S Juniata St, Havre De Grace, MD 21078-3233  
 25327527 +Comptroller Of Treasury, Compliance Div. RM 409, 301 W. Preston Street,  
 Baltimore, MD 21201-2305  
 25327555 +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street,  
 Baltimore, MD 21201-2305  
 25327528 +Gebhardt & Smith, One South Street, Suite 2200, Baltimore, MD 21202-3281  
 25327553 +Harford County, Maryland, Department of Law, 220 South Main Street, Bel Air, MD 21014-3820  
 25327530 +Hill Management, 9640 Deereco Rd, Timonium, MD 21093-2120  
 25327532 +Household Finance, 5295 DTC Parkway, Greenwood Village, CO 80111-2752  
 25327533 +Innovative Bank, 360 14th Street, Oakland, CA 94612-3200  
 25327534 +KMPJ Enterprises, 310 Cinnabar Lane, Belair, MD 21015-1906  
 25327535 +M&T Bank, P O Box 1056, Buffalo, NY 14240-1056  
 25327536 +Maryland American Water, 260 Gatewqay Dr, Suite 4A, Belair, MD 21014-4266  
 25327537 +Northland Group, 7891 Glenroy Road, Suite 350, Edna, MN 55439  
 25327538 +Pasadena Receivables, 8028 Ritchie Highway, Suite 300, Pasadena, MD 21122-1360  
 25327540 +Professional Bureau Of Collection, 5295 DTC Parkway, Greenwood Village, CO 80111-2752  
 25327541 +Rahll Produce, 7460 Conowingo Ave, Jessup, MD 20794-9361  
 25327542 +Roberts Oxygen, 10626 York Rd, Suite A -Rear, Cockeysville, MD 21030-2393  
 25327554 +State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401,  
 Baltimore, MD 21201-2201  
 25327543 +Vendlease, 6422 Frankford Rd, Baltimore, MD 21206-4905  
 25327544 Verizon, PO Box 9000, Annapolis, MD 21401-9000

The following entities were noticed by electronic transmission on Oct 28, 2009.

25327520 Fax: 410-612-2405 Oct 28 2009 20:04:59 Aberdeen Proving Ground FCU, PO Box 1176,  
 Aberdeen, MD 21001-6176  
 25327523 +EDI: CHASE.COM Oct 28 2009 16:43:00 Chase Bank USA, 800 Brooksedge Blv,  
 Westerville, OH 43081-2822  
 25327531 EDI: HFC.COM Oct 28 2009 16:43:00 Household Bank SB, P O Box 4144,  
 Carol Stream, IL 60197-4144  
 25327539 +E-mail/Text: cnescio@peroutkalaw.com Peroutka & Peroutka,  
 8028 Ritchie Hghway, Ste 300, Pasadena, MD 21122-0803

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

25327529 GMAC Car Loans, INVALID ADDRESS PROVIDED

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 30, 2009

Signature:

